

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Colleen Frances Zimmerman
Debtor

Case No. 22-01988-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jan 02, 2024

User: AutoDocke
Form ID: 318

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 04, 2024:

Recip ID	Recipient Name and Address
db	+ Colleen Frances Zimmerman, 802 East Linden Street, Richland, PA 17087-9714
5501239	+ Attn: Nicholas J Raker, Esq., Leopold & Associates, PLLC, 725 Curry Hollow Rd, Bldg 1 Ste 280, Pittsburgh, PA 15122
5564537	First Aid & Safety Patrol EMS, PO Box 108, Lebanon, PA 17042-0108
5501242	Good Samaritan Hospital, Attention: Billing Dept., South 4th St & Walnut St, Lebanon, PA 17042
5501243	+ Lancaster Geneneral Health, PO Box 824809, Philadelphia, PA 19182-4809
5511958	+ Leopold & Associates, 80 Business Park Dr #110, Armonk, NY 10504-1704
5503700	#+ Lorraine Gazzara Doyle, LOGS Legal Group LLP, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
5564536	+ Myerstown First Aid Unit, PO Box 726, New Cumberland, PA 17070-0726
5549354	+ Nationstar Mortgage LLC, c/o Roger Fay, Esquire, Milstead & Associates, LLC, 14000 Commerce Parkway, Suite H, Mount Laurel, NJ 08054-2242
5504331	Wellspring Health, P O Box 15119, YORK, PA 17405-7119

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: PHINAMERI.COM	Jan 03 2024 00:21:00	AmeriCredit Financial Services, Inc. dba GM Financ, P.O. Box 99605, Arlington, TX 76096-9605
cr	+ EDI: RECOVERYCORP.COM	Jan 03 2024 00:22:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5504726	EDI: PHINAMERI.COM	Jan 03 2024 00:21:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
5502384	+ EDI: PHINAMERI.COM	Jan 03 2024 00:21:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
5501238	+ EDI: PHINAMERI.COM	Jan 03 2024 00:21:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
5501240	+ EDI: WFNNB.COM	Jan 03 2024 00:21:00	Comenity Bank/Kingsize, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5501241	Email/Text: collecadminbankruptcy@fnni.com	Jan 02 2024 19:23:00	First National Bank, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
5512074	^ MEBN	Jan 02 2024 19:17:16	First National Bank of Omaha, c/o BQ & Associates, PC, LLO, 14211 Arbor Street, Suite 100, Omaha, NE 68144-2312
5502230	Email/PDF: resurgentbknofications@resurgent.com	Jan 02 2024 19:22:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5505520	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 02 2024 19:23:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037

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Page 2 of 2
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5501244	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 02 2024 19:23:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
5501245	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 02 2024 19:23:00	Mr Cooper/United Wholesale Mortgage, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
5511400	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 02 2024 19:23:00	Nationstar Mortgage Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9096
5501246	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 02 2024 19:22:41	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5501362	+ EDI: SYNC	Jan 03 2024 00:21:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 04, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 2, 2024 at the address(es) listed below:

Name	Email Address
Christopher A DeNardo	on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com cistewart@logs.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Kara Katherine Gendron	karagendrontrustee@gmail.com PA89@ecfcbis.com,trusteenoticesbox@gmail.com
Leonard Zagurskie, Jr	on behalf of Debtor 1 Colleen Frances Zimmerman lzaglaw.usa@startmail.com lzaglaw.usa@startmail.com
Roger Fay	on behalf of Creditor Nationstar Mortgage LLC rfay@alaw.net
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:Debtor 1 Colleen Frances Zimmerman

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1244

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:22-bk-01988-HWV

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Colleen Frances Zimmerman

1/2/24**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.